

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. 09/802,481  
Confirmation No. 5875  
Applicant: Paul Willard et al.  
Filed: March 9, 2001  
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant  
Examiner: Subramanian, Narayanswamy  
Art Unit: 3692  
Docket: 132538-1014  
Customer No.: 32914

BOX: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**SUPPLEMENTAL AMENDMENT**

Dear Sir:

This paper supplements the response filed March 31, 2008.

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.